

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael Turlington  
 Judith Turlington  
 Debtors

Case No. 17-15851-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 5

Date Rcvd: Mar 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2018.

db/jdb Michael Turlington, Judith Turlington, 1006 Ferry St., Easton, PA 18042-4211  
 cr +City of Easton, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 20 2018 01:55:00  
 Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360  
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 20 2018 01:54:29  
 Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group,  
 P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028  
 cr +E-mail/PDF: gecsed@recoverycorp.com Mar 20 2018 01:54:27 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trustee13.com  
 JAMES RANDOLPH WOOD on behalf of Creditor City of Easton jwood@portnoffonline.com,  
 jwood@ecf.inforuptcy.com  
 JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance  
 jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com  
 JOHN WILLIAM SWEET on behalf of Joint Debtor Judith Turlington jsweet@northpennlegal.org,  
 smoschini@northpennlegal.org  
 JOHN WILLIAM SWEET on behalf of Debtor Michael Turlington jsweet@northpennlegal.org,  
 smoschini@northpennlegal.org  
 REBECCA ANN SOLARZ on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor Selene Finance LP bkgroup@kmlawgroup.com  
 ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE  
 RRamos-Cardona@fredreiglechl3.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: ) CASE NO.: 17-15851-REF  
)  
MICHAEL TURLINGTON, a/k/a )  
MICHAEL B. TURLINGTON, a/k/a )  
MICHAEL BERRY TURLINGTON, and )  
JUDITH TURLINGTON, a/k/a )  
JUDITH VILLANUEVA, )  
Debtors ) CHAPTER 13

STIPULATION

COME NOW, this 27<sup>th</sup> day of February, 2018, Debtors, Michael Turlington and Judith Turlington, by and through their attorney, John William Sweet, Esquire, and Capital One Auto Finance, a Division of Capital One N.A. ("COAF") by and through its attorney, Mester & Schwartz, P.C., hereby stipulate the following terms of settlement of the Debtors' Motion to Determine Value of Debtor's Vehicle and COAF's Motion for Relief from Automatic Stay:

WHEREAS the Debtors own a 2012 HONDA Civic 4 Cyl. Sedan 4D LX, V.I.N. 2HGFB2F55CH600890 ("vehicle"); and

WHEREAS COAF has a lien on the vehicle; and

WHEREAS the Debtors have filed a Motion to Determine Value of Debtor's Vehicle; and

WHEREAS COAF has filed a Motion for Relief from Automatic Stay; and

WHEREAS the Debtors and COAF seek to resolve both Motions; it is hereby stipulated and agreed that:

1. The value of the 2012 HONDA Civic 4 Cyl. Sedan 4D LX, V.I.N. 2HGFB2F55CH600890 to be paid through the Plan is \$7,614.00.
2. The value of the vehicle shall be paid through the Plan at 5.25% interest for sixty (60) months. The payments will total \$8,673.56 and COAF shall have a total secured claim in that

amount.

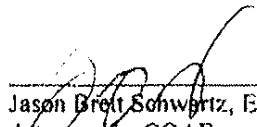
3. The balance of any claim shall be a general unsecured claim.

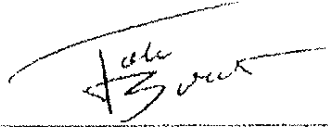
4. COAF shall retain its lien on the Debtors' 2012 HONDA Civic 4 Cyl. Sedan 4D LX until the Debtors complete their Chapter 13 Plan and receive their discharge.

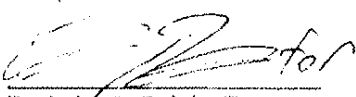
5. In the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtors fail to make payment in accordance with this paragraph, then COAF, through counsel, may file a Certification of Default setting forth said failure and COAF shall be granted relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and COAF is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law.

6. This agreement is only binding upon the parties in this instant Chapter 13 case. If not paid in full within this instant Chapter 13 due to dismissal or conversion, this agreement is not binding upon the parties.

7. A faxed signature shall be treated as an original signature for purposes of this Stipulation.

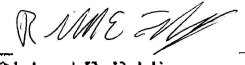
 2/28/18  
Jason Brett Schwartz, Esquire  
Attorney for COAF  
1333 Race Street  
Philadelphia, PA 19107  
(267) 909-9036

  
John William Sweet, Esquire  
Attorney for the Debtors  
North Penn Legal Services  
559 Main Street  
Suite 200  
Bethlehem, PA 18018  
(610) 317-5323

 3/12/18  
Frederick L. Reigle, Trustee  
2901 St. Lawrence Avenue  
P.O. Box 4010  
Reading, PA 19606  
(610) 779-1313

**Date: March 19, 2018**

SO ORDERED  
BY THE COURT:

  
Richard E. Fehling  
U.S. Bankruptcy Judge